



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

ETR

Testimony of Connecticut Insurance Department

The Insurance and Real Estate Committee

February 1, 2011

HB 5442—An Act Concerning Homeowners Insurance Coverage Based on Breed of Dog

The Connecticut Insurance Department would like to provide the following information related to homeowners insurance coverage and dog breeds.

Currently, insurance companies can choose from multiple options to address a dangerous dog breed:

- Companies are permitted to limit eligibility for dogs via their new business and renewal underwriting guidelines, based on the following criteria:
 - 1) Breed of the dog;
 - 2) Past bite history of the specific dog.
- Companies are permitted to support an endorsement that excludes liability coverage for a specifically named dog. Companies are not allowed to have blanket exclusions that eliminate liability for all dogs or animals.
- Companies are permitted to write the homeowners policy with the animal covered.

Thank you for allowing the Department the opportunity to offer comments to this bill. As always, we are available to answer any questions the Committee has.